

Information to identify the case:

Debtor 1	<u>Edmund Barrington Jr.</u>	Social Security number or ITIN	xxx-xx-5542
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Rashida E. Barrington</u>	Social Security number or ITIN	xxx-xx-4738
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 19-10749-VFP			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Edmund Barrington Jr.

Rashida E. Barrington

4/12/19

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Edmund Barrington, Jr.
 Rashida E. Barrington
 Debtors

Case No. 19-10749-VFP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 47

Date Rcvd: Apr 12, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 14, 2019.

db/jdb +Edmund Barrington, Jr., Rashida E. Barrington, 54-56 Bragaw Avenue, Newark, NJ 07112-1556
 517965861 +B&B Collections, Inc., Po Box 2137, Toms River, NJ 08754-2137
 517965865 +Carrington Mortgage Services LLC, Po Box 79001, Benson, AZ 85602
 517965868 +City of Newark of Water Acctg, 920 Broad Street rM 117, Newark, NJ 07102-2609
 517965873 +Equifax, POB 740241, Atlanta, GA 30374-0241
 517965874 +Experian, 475 Anton Blvd, Costa Mesa, CA 92626-7037
 517965875 +Gerald F. Reif, P.O. Box 350, South Orange, NJ 07079-0350
 517965876 +Institute for Family Health, Po Box 9500 CL 4655, Philadelphia, PA 19124-0500
 517965878 +Jersey Garden Dental PA, 651 Kapkowski Rd, Elizabeth, NJ 07201-4901
 517965879 +Jn Portfolio Debt Equities, LLC, Attn: Bankruptcy, 5757 Phantom Dr. Ste 225, Hazelwood, MO 63042-2429
 517965882 +Lyons, Doughty & Veldhuis, 136 Gaither Drive, P.O. Box 1269, suite 100, Mount Laurel, NJ 08054-7269
 517965886 +NBI EMA, PO Box 417442, Boston, MA 02241-7442
 517965887 +NBIMC Dept of Non-Invasive Ca, Po Box 8000 Dept 555, Buffalo, NY 14267-0002
 517965893 +PSE&G, PO Box 14444, New Brunswick, NJ 08906-4444
 517965889 +Parker McCay PA, 9000 Midatlantic Drive, Suite 300, c/o Richard J. Nalbandian, III, Mount Laurel, NJ 08054-1539
 517965892 +Pressler, Felt & Warshaw LLP, 7 Entin Road, Parsippany, NJ 07054-5020
 517965894 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245
 (address filed with court: State of New Jersey, Dept of the treasury-taxation, P.O. Box 267, Trenton, NJ 08695)
 517965896 +TransUnion, 555 W. Adams Street, Chicago, IL 60661-3631
 517965897 +Us Dept Of Ed/glelsi, 2401 International, Madison, WI 53704-3121

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +E-mail/Text: cforman@iq7technology.com Apr 12 2019 23:20:59 Charles M. Forman, Forman Holt, 66 Route 17 North, Suite 1c, Paramus, NJ 07652-2742
 smg E-mail/Text: usanj.njbankr@usdoj.gov Apr 12 2019 23:20:48 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Apr 12 2019 23:20:48 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 cr +EDI: AISACG.COM Apr 13 2019 03:13:00 Capital One Finance, a division of Capital One,, AIS Portfolio Services, LP, 4515 N. Santa Fe Ave., Dept. APS, Oklahoma City, OK 73118-7901
 cr +EDI: PRA.COM Apr 13 2019 03:13:00 Synchrony Bankc/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 517965860 +EDI: GMACFS.COM Apr 13 2019 03:13:00 Ally Financial, Attn: Bankruptcy Dept, Po Box 380901, Bloomington, MN 55438-0901
 517965864 EDI: CAPITALONE.COM Apr 13 2019 03:13:00 Capital One Bank USA N., 15000 Capital One Drive, Richmond, VA 23238
 517965862 +EDI: CAPITALONE.COM Apr 13 2019 03:13:00 Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
 517965863 +EDI: CAPONEAUTO.COM Apr 13 2019 03:13:00 Capital One Auto Finance, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
 517973019 +EDI: AISACG.COM Apr 13 2019 03:13:00 Capital One Auto Finance, a division of, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
 517965866 +EDI: CHASE.COM Apr 13 2019 03:13:00 Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298
 517965867 +Fax: 602-659-2196 Apr 13 2019 00:08:01 Chex System, 7805 Hudson Road, suite 100, Saint Paul, MN 55125-1703
 517965869 +EDI: WFNNB.COM Apr 13 2019 03:13:00 Comenity Bank, P.O.Box 182273, Columbus, OH 43218-2273
 517965870 EDI: WFNNB.COM Apr 13 2019 03:13:00 Comenity Capital Bank/HSN, Attn: Bankruptcy Dept, Po Box 18215, Columbus, OH 43218
 517965871 +EDI: RCSFNBMARIN.COM Apr 13 2019 03:13:00 Credit One Bank, P.O Box 98873, Las Vegas, NV 89193-8873
 517965872 E-mail/Text: bankruptcy@dcu.org Apr 12 2019 23:20:58 Digital Efcu, 220 Donald Lynch Blvd., Marlborough, MA 01752
 517965877 +EDI: IRS.COM Apr 13 2019 03:13:00 Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
 517965880 +EDI: CBSKOHLS.COM Apr 13 2019 03:13:00 Kohls/Capital One, Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120
 517965880 +E-mail/Text: bncnotices@becket-lee.com Apr 12 2019 23:20:44 Kohls/Capital One, Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120
 517965881 +EDI: RESURGENT.COM Apr 13 2019 03:13:00 LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
 517965885 E-mail/Text: bankruptcynotice@nymcu.org Apr 12 2019 23:20:52 Municipal Credit Union, 22 Cortlandt St, New York, NY 10007
 517965883 +EDI: TSYS2.COM Apr 13 2019 03:13:00 Macys/DSNB, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040-8999

District/off: 0312-2

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 47

Date Rcvd: Apr 12, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517965884 +EDI: MID8.COM Apr 13 2019 03:13:00 Midland Funding, 2365 Northside Dr Ste 300,
San Diego, CA 92108-2709
517965888 +E-mail/Text: ebn@rwjbh.org Apr 12 2019 23:20:53 Newark Beth Israel Medical Center,
Payment Processing Center, Po Box 29951, New York, NY 10087-9951
517965891 EDI: PRA.COM Apr 13 2019 03:13:00 Portfolio Recovery Associates, LLC, 120 Corporate Blvd.,
Norfolk, VA 23502
517965890 +EDI: PRA.COM Apr 13 2019 03:13:00 Portfolio Recovery, Attn: Bankruptcy, Po Box 41021,
Norfolk, VA 23541-1021
517967369 +EDI: RMSC.COM Apr 13 2019 03:13:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021
517965895 +EDI: RMSC.COM Apr 13 2019 03:13:00 Synchrony Bank, PO BOX 960061,
Orlando, FL 32896-0061
517965898 +EDI: BLUESTEM Apr 13 2019 03:13:00 WebBank, 215 South State Street, Suite 1000,
Salt Lake City, UT 84111-2336

TOTAL: 29

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty* +Charles M. Forman, Forman Holt, 66 Route 17 North, Suite 1c, Paramus, NJ 07652-2742
TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 14, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 12, 2019 at the address(es) listed below:

Charles M. Forman cforman@formanlaw.com, lcapasso@formanlaw.com;cforman@iq7technology.com
Charles M. Forman on behalf of Trustee Charles M. Forman cforman@formanlaw.com,
lcapasso@formanlaw.com;cforman@iq7technology.com
Michelle Labayen on behalf of Joint Debtor Rashida E. Barrington michelle@labayenlaw.com,
benitezgiiovanna@gmail.com
Michelle Labayen on behalf of Debtor Edmund Barrington, Jr. michelle@labayenlaw.com,
benitezgiiovanna@gmail.com
Rebecca Ann Solarz on behalf of Creditor Wilmington Savings Fund Society, FSB, as Trustee of
Stanwich Mortgage Loan Trust A rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6